



Payment Protection Insurance Claim Form

All forms to be completed, signed and returned to:

**FREEPOST RSAX – GKEK – HUYK
Reclaim Your PPI Ltd
Waters Green House
Sunderland Street
Macclesfield
SK11 6LF**

Please complete the following forms contained within the application pack and return to the **FREEPOST** address above.

Reclaim Your PPI Ltd Letter of Authority:

Please read, complete and sign where applicable. This letter confirms that you wish for Reclaim Your PPI Ltd to act on your behalf with our terms and conditions of service.

PPI Questionnaire & Appraisal forms:

Please read, complete and sign where applicable. These documents help us to assess whether you have a claim for compensation and help us to build a case for you.

In order to proceed with your claim, all you have to do is complete these forms and return them to the address above.

If you have any other loans or credit cards that you would like us to look at then please let us know. Remember it makes no difference if the loan or credit card has been cleared.

Should you have any queries about completing these forms, need any further assistance or require any further claim packs then please contact our Claims team on 01625 428899.

NO WIN - NO FEE!! RETURN THE FORMS TODAY

Reclaim Your PPI Ltd, Waters Green House, Sunderland Street, Macclesfield, Cheshire SK11 6LF
Telephone +44 1625 428899 Facsimile +44 1625 428099 – Email info@reclaimyourppi.ltd.uk –
www.reclaimyourppi.ltd.uk

Reclaim Your PPI Ltd is regulated by the Ministry of Justice in respect of regulated claims management activities, details available and recorded at www.claimsregulations.gov.uk Our registration number is CRM23970



Payment Protection Insurance

Letter of Authority

Bank / Lender policy is held with: _____

Loan / Credit Card Number: _____

Name (1): _____

Name (2): _____

Address _____

Address _____

_____ Post Code _____

_____ Post Code _____

To Whom it may Concern

I/We hereby authorise Reclaim Your PPI Ltd to act on my/our behalf in pursuance of my/our claim in respect of advice received and/or sales made by the company relating to the policy, to take all such steps that they consider necessary or expedient and to sign on my/our behalf in acceptance of any financial settlement of this manner. I/We further give Reclaim Your PPI Ltd full authority to refer the claim to the Financial Ombudsman Service.

Please accept this letter as my/our instruction to you the company to deal directly with Reclaim Your PPI Ltd concerning this matter, sending all relevant correspondence directly to them and providing all information they request.

I/We understand that I/We could pursue the claim against the Company myself/ourselves without the service of Reclaim your PPI Ltd however I/We have decided to engage Reclaim Your PPI Ltd, whose fees will be recoverable from any compensation awarded.

I/We instruct you to pay any compensatory deposit to Reclaim Your PPI Ltd Ltd, who will hold the money on my/our behalf. The compensation is to be paid to Reclaim Your PPI Ltd client account.

I/ We authorise in accordance with the Date Protection Act 1998 to release to Reclaim Your PPI Ltd, any information as may be requested from time to time by Reclaim Your PPI Ltd, whether by telephone or in writing (including fax or email), without delay.

I/we confirm that the information given in this letter is to the best of my/our knowledge accurate and a truthful reflection of my/our recollections of events at the point of sale. I/We consent that a copy of this Letter of Authority has the validity of the original.

Declaration

I/We confirm acceptance of this agreement and Reclaim Your PPI Ltd terms and conditions. I hereby give them full authority to pursue/claim on my behalf.

Signature (1): _____

Signature (2): _____

Print Name: _____

Print Name: _____

Date: _____

Date: _____

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Payment Protection Insurance

Questionnaire

Please complete all the details below in order that we can assess your claim. You will need to complete a separate PPI Questionnaire and Letter of Authority for each individual policy. These can be downloaded and printed from the website www.reclaimyourppi.ltd.uk

If it is a joint policy then we will require both names and signatures. All of the information can be found on your policy documentation.

Personal Details

Name (1): _____	Name (2): _____
Home Tel No: _____	Home Tel No: _____
Mobile Tel No: _____	Mobile Tel No: _____
Email Address: _____	Email Address: _____
Date of Birth: _____	Date of Birth: _____

Payment Protection Policy Information

The following information should be found on your policy documentation.

Name of the company who sold you the policy: _____

What is the policy for? _____

How much was the original amount of the loan? _____

What is the term of the loan (in years and months)? _____

When was the date of the first payment and how much is the monthly payment? _____

Has the loan been repaid, if so when? _____

If you require any assistance then please call 01625 428899

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Payment Protection Insurance

Appraisal Form

When you were sold the Policy it was the advisors responsibility to ensure that the Payment Protection Policy was appropriate to your needs at that time. **Please tick below if any of the following are applicable.**

- I was or was shortly to become self-employed when I took out the policy.
- I was retired or very close to retirement age when I took out the policy.
- I was not employed (including student) when I took the Payment Protection.
- I tried to cancel the PPI before march 2007 and was advised this was not possible.
- We have a joint loan but the PPI only covers one of us.
- I was not made aware that the policy did not cover the life of the loan.
- I was a public services employee when I took out the policy.
- I was not aware that the payment protection optional.
- I was told the payment protection policy was compulsory.
- I was not asked whether I had any other insurances which would cover the loan.
- I was not told I could buy PPI elsewhere to cover the loan.
- I was told I would stand more chances of getting the loan if it took out the PPI.
- It was not explained to me that there were certain exclusions within the policy.
- I was pressured into buying the PPI.
- I paid upfront for the PPI but it was not explained that I could pay monthly.
- I increased my loan and the PPI was increased automatically.
- My PPI was an upfront premium and I paid the loan early and received no refund.
- The Terms and Conditions of the small print were not fully explained to me.

Declaration:

I/We have completed this questionnaire to the best of my/our knowledge and confirm it is a true and accurate account of the advice I was given.

Signature (1): _____

Signature (2): _____

Date: _____

Date: _____

If you require any help completing this form then contact 01625 428899 to speak with an advisor

RECLAIM YOUR PPI LTD
STANDARD TERMS AND CONDITIONS FOR SUPPLY OF SERVICES

- 1 INTERPRETATION** The following words shall have the following meanings:
- 1.1 "Claim(s)" means the client's claim or claims against the company relating to the mis-selling of payment protection insurance policy or policies; or the application of unlawful charges to the account (s) of the client;
- 1.2 "Client" means the policyholder/account holder(s), whose details are set out in the Letter of Authority and who have appointed Reclaim Your PPI Ltd to provide the services;
- 1.3 "Company" means the Financial Institution and or persons to whom the Letter of Authority is addressed being the Insurance Company, Bank, Building Society, Financial Advisor, Credit Card Company or any other entity which sold the policy or gave advice to the client, or applied the unlawful charges (including for the avoidance of doubt any employee, director, agents, representatives and associates of said entities or any other entity and/or any of their predecessors);
- 1.4 "Compensation" means any sums paid or awarded as calculated at the time of the award that would not have been paid if the claim had not been made.
- 1.5 "Reclaim Your PPI Ltd " means this firm, registered address of Second Floor, 683 – 693 Wilmslow Road, Didsbury, Manchester, M20 6RE. with company registered number 7234815;
- 1.6 "Fee" means the fee of 25% plus VAT of the compensation, payable to Reclaim Your PPI Ltd for the services carried out by it.
- 1.7 "Letter of Authority" means the letter included in the claim pack to be sent to the company from the client.
- 1.8 "Services" means the services provided by Reclaim Your PPI Ltd including assessing the viability of, preparing, submitting and negotiating your claim and;
- 1.9 "Terms" means these terms of engagement.
- 2 CONDUCT OF ENGAGEMENT**
- 2.1 By signing and returning the Letter of Authority, the Client hereby agrees to be bound by the Terms and appoints Reclaim Your PPI Ltd to provide the services for such period as to allow Reclaim Your PPI Ltd to assess, and if reasonably possible, to complete the Claim.
- 3 THE CLIENT WILL:**
- 3.1 By completing and signing the Letter of Authority give Reclaim Your PPI Ltd his/her/their consent and full authority to deal with the Company on the Client's behalf and to obtain relevant information from whatever source on a continuing basis;
- 3.2 Deal promptly with every reasonable request by Reclaim Your PPI Ltd for authority, information and documents and further instructions that Reclaim Your PPI Ltd may from time to time require. Failure to do so will give Reclaim Your PPI Ltd the right to terminate this agreement forthwith and the Client will reimburse Reclaim Your PPI Ltd its reasonable costs incurred in pursuing the Claim to the date of termination;
- 3.3 Promptly inform Reclaim Your PPI Ltd of any relevant matters affecting the Claim;
- 3.4 Hereby assign his/her/their entitlement to any Compensation to Reclaim Your PPI Ltd. The Client hereby agrees to the Company remitting the Compensation to Reclaim Your PPI Ltd and for Reclaim Your PPI Ltd to retain the Fee before the balance of the Compensation to the Client. Notwithstanding such agreement, should the Compensation be paid direct to the client, Reclaim Your PPI Ltd will invoice the Client for the Fee which will become immediately due and payable by the Client to Reclaim Your PPI Ltd. If this fee is not paid within 30 days of the dated invoice it shall be deemed a termination of the agreement and will fall under clause 3.6 below;
- 3.5 Give Reclaim Your PPI Ltd the right to deal exclusively with the Claim, unless otherwise agreed in writing by the Client and Reclaim Your PPI Ltd;
- 3.6 Subject to clause 3.7 below, if this Agreement is terminated by the Client for any reason, pay Reclaim Your PPI Ltd either £500 plus VAT (cancellation fee) or, if the Claim has already been submitted by Reclaim Your PPI Ltd and Reclaim Your PPI Ltd proceeds with the Claim and the Claim is successful, the Fee or the cancellation fee, whichever is the greater;
- 3.7 If the Client terminates this Agreement and Reclaim Your PPI Ltd proceeds with the Claim, if the Claim is unsuccessful and no Compensation is payable to the Client, the Client will not be liable to pay the said sum of £500 plus VAT referred to in clause 3.6 above or any monies in respect of the Claim; and
- 3.8 For the avoidance of doubt not be liable for any charge in respect of the Claim if the Claim is pursued and the Company pays no Compensation.
- 4 RECLAIM YOUR PPI LTD:**
- 4.1 Rely on the information and documents provided by the Client to Reclaim Your PPI Ltd as being true, accurate and complete. Reclaim Your PPI Ltd will not audit, test or check such information or documents except where it is under a legal obligation to do so;
- 4.2 Use its reasonable endeavours to obtain the maximum Compensation for the Claims which are pursued;
- 4.3 Accept no liability for an unsuccessful Claim or for the amount of Compensation paid to the Client;
- 4.4 Promptly notify the Client if the Claim is not to be pursued. It is at Reclaim Your PPI Ltd sole discretion to decide whether or not to proceed with the Claim at any time during the Claims process but Reclaim Your PPI Ltd must act reasonably in taking any such decision;
- 4.5 Promptly notify the Client of the outcome of the Claim;
- 4.6 As soon as is reasonably practicable following the settlement of a Claim and the payment of the Compensation by the Company to Reclaim Your PPI Ltd, pay the Client the balance of the Compensation, after deducting the Fee; and
- 4.7 Preserve confidentiality, including the Client's personal information (even when this Agreement has terminated and the Client is no longer a Client), save as expressly or implicitly authorised to the contrary including where disclosure is made at the Client's request or with the Client's consent in relation to pursuing the Claim or where otherwise required by law.
- 4.8 All invoices are due for payment within 4 weeks of the date on the invoice. Any invoice outstanding beyond this period will be referred to Daniels Silverman Limited and will be subject to a surcharge of 20% plus vat to cover the collection costs incurred. This surcharge together with all other charges and legal fees incurred will be the responsibility of the customer and will be legally enforceable.
- 5 DISCLAIMER**
- 5.1 Reclaim Your PPI Ltd accepts no liability for any loss suffered by the Client by entering into this Agreement and specifically in the event that no Compensation is paid to the Client by the Company. Any Claim by way of consequential damage arising out of any act or omission or commission by Reclaim Your PPI Ltd is specifically excluded.
- 5.2 You are aware that you could complain directly to the Company at no cost, with the ability to take matters further with the Financial Ombudsman Service yet still wish to pursue your complaint via Reclaim Your PPI Ltd.
- 5.3 Please note you have 14 days (which starts from the date you signed the authority) to cancel your authority, instructing us to act on your behalf.
- 5.4 Full details of Reclaim Your PPI Ltd internal complaints handling procedures are available upon request.
- 5.5 Reclaim Your PPI Ltd is regulated by the Ministry of Justice in respect of regulated claims management activities; our Authorisation number is CRM23970
- 6 GOVERNING LAW**
- 6.1 This agreement shall be subject to the laws of England and Wales.